

Information to identify the case:

Mark S. Owen

Debtor 1: \_\_\_\_\_  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Debtor 2:  
 (Spouse, if filing) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 United States Bankruptcy Court: District of New Jersey  
 Case number: 21-15927-ABA

Social Security number or ITIN: xxx-xx-4427  
 EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
 EIN: \_\_\_\_\_

Date case filed for chapter: 13 7/23/21

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Mark S. Owen	
<b>2. All other names used in the last 8 years</b>	aka Mark Stephen Owen	
<b>3. Address</b>	419 Liberty Lane Marlton, NJ 08053	
<b>4. Debtor's attorney</b> Name and address	Thomas G. Egner McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544  Email: <a href="mailto:tegner@mcdowelllegal.com">tegner@mcdowelllegal.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 9/16/21

THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<p><b>August 19, 2021 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b>  <b>THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT <a href="http://www.standingtrustee.com">www.standingtrustee.com</a></b></p>
<b>8. Deadlines</b>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 11/16/21</b></p>
	<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p><b>Filing deadline: 11/16/21</b></p> <p><b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b></p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/22/21 at 09:00 AM</b>, Location: <b>Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067</b></p>	<p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	<p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>

In re:  
Mark S. Owen  
Debtor

Case No. 21-15927-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Sep 16, 2021

Form ID: 309I

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2021:**

Recip ID	Recipient Name and Address
db	+ Mark S. Owen, 419 Liberty Lane, Marlton, NJ 08053-5344
519275106	+ Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
519268173	+ Department Store National Bank/Macy's, Po Box 6789, Sioux Falls, SD 57117-6789
519268174	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
519268175	+ Experian, PO Box 4500, Allen, TX 75013-1311
519277269	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519270358	+ MOHELA/SoFi, 633 Spirit Drive, Chesterfield MO 63005-1243
519268179	+ Mohela/laurel Road Ban, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
519296811	+ Rocket Mortgage, LLC fka Quicken Loans, LLC at. el, 635 Woodward Avenue, Detroit, MI 48226-3408
519268181	+ Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
519268182	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519268183	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
519303068	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tegner@mcdowelllegal.com	Sep 16 2021 20:29:00	Thomas G. Egner, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052
tr	+ Email/Text: pmarraffa@standingtrustee.com	Sep 16 2021 20:30:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 16 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519287099	EDI: BECKLEE.COM	Sep 17 2021 00:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519268168	+ EDI: AMEREXPR.COM	Sep 17 2021 00:28:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519268169	+ EDI: AMEREXPR.COM	Sep 17 2021 00:28:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519268170	EDI: BANKAMER.COM	Sep 17 2021 00:28:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519268171	+ EDI: CAPITALONE.COM	Sep 17 2021 00:28:00	Capital One Bank Usa N, Attn: Bankruptcy, PO Box 30281, Salt Lake City, UT 84130-0281
519268172	+ EDI: CITICORP.COM	Sep 17 2021 00:28:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519268176	+ Email/Text: bankruptcy@greeneskycredit.com	Sep 16 2021 20:29:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451

District/off: 0312-1

User: admin

Page 2 of 2

Date Recd: Sep 16, 2021

Form ID: 309I

Total Noticed: 31

519268177	+ EDI: IRS.COM	Sep 17 2021 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519273696	Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2021 20:33:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519268178	+ EDI: DAIMLER.COM	Sep 17 2021 00:28:00	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
519268180	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 16 2021 20:30:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519294337	Email/Text: lhunsaker@sofi.org	Sep 16 2021 20:29:00	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121
519309002	+ EDI: AIS.COM	Sep 17 2021 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519268184	+ Email/Text: vci.bkcy@vwcredit.com	Sep 16 2021 20:30:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519287100	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519305249	*+	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2021 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas G. Egner	on behalf of Debtor Mark S. Owen tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3